



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Keyes et al. : Art Unit: 3624
Serial No.: 09/745,821 : Examiner: Daniel S. Felten
Filed: December 21, 2000 :
For: VALUATION PREDICTION :
MODELS IN SITUATIONS :
WITH MISSING INPUTS :
:

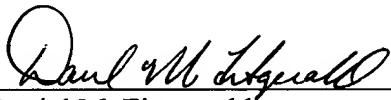
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I certify that the documents listed below:

- Transmittal (3 pgs., in duplicate)
- Amendment in Response to Office Action dated February 25, 2003 (6 pgs.)
- Submission of Marked Up Claims (2 pgs.)
- Certificate of Mailing via Express Mail (1 pg.)
- Return post card

are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. §1.10 on the date indicated above in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.



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MAY 09 2003
GROUP 3600



05-08-03

3624
PATENT
85CF-00111

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Keyes et al.

Serial No.: 09/745,821

Filed: December 21, 2000

For: VALUATION PREDICTION
MODELS IN SITUATIONS
WITH MISSING INPUTS

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

: Art Unit: 3624

: Examiner: Daniel S. Felten

TRANSMITTAL

1. Transmitted herewith is:
Amendment in Response to Office Action dated February 25, 2003; Submission of
Marked Up Claims; Certificate of Mailing by Express Mail

STATUS

2. Applicant

claims small entity status.
 is other than a small entity.

CERTIFICATE OF MAILING/TRANSMISSION (37 C.F.R. 1.8a)

I hereby certify that this correspondence is, on the date shown below, being:

MAILING

deposited with the United States Postal Service
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Date: 5-6-03

FACSIMILE

Transmitted by facsimile to the Patent and
Trademark Office

Daniel M. Fitzgerald
Daniel M. Fitzgerald
Reg. No. 38,880

EXTENSION OF TERM

3. The proceedings herein are for a patent application and the provisions of 37 C.F.R. 1.136 apply.

(complete (a) or (b), as applicable)

(a) Applicant petitions for an extension of time under 37 C.F.R. 1.136
(Fees: 37 C.F.R. 1.17(a)-(d) for the total number of months checked below:)

| Extension for response within: | Other than small entity Fee | Small entity Fee (if applicable) |
|-----------------------------------|--------------------------------|-------------------------------------|
| first month | \$ 110.00 | \$ 55.00 |
| second month | \$ 410.00 | \$ 205.00 |
| third month | \$ 930.00 | \$ 465.00 |
| fourth month | \$1,450.00 | \$ 725.00 |
| fifth month | \$1,970.00 | \$ 985.00 |

Fee: \$

If an additional extension of time is required, please consider this a petition therefor.

(Check and complete the next item, if applicable)

— An extension of _____ months has already been secured. The fee paid therefor \$_____ is deducted from the total fee due for the total months of extension now requested.

Extension fee due with this request \$ _____.

OR

(b) Applicant believes that no extension of term is required. However, this conditional petition is being made to provide for the possibility that applicant has inadvertently overlooked the need for a petition for extension of time.

FEE FOR CLAIMS

4. The fee for claims (37 C.F.R. 1.16(b)-(d)) has been calculated as shown below:

| (Col. 1) | | (Col. 2) | | (Col. 3) | | SMALL ENTITY | | OTHER THAN SMALL ENTITY | | |
|---|--|---------------------------------------|--|------------------|--|-------------------------|----|----------------------------|-------------------------|----|
| CLAIMS REMAINING AFTER AMENDMENT | | HIGHEST NO. PREVIOUSLY PAID FOR | | PRESENT EXTRA | | ADDITIONAL RATE FEE | | ADDITIONAL RATE FEE | | |
| TOTAL | | MINUS | | = | | x \$9 = | \$ | x \$18 = | \$ | |
| INDEP. | | MINUS | | = | | x \$42 = | \$ | x \$84 = | \$ | |
| <u> </u> FIRST PRESENTATION OF MULTIPLE DEP. CLAIM | | | | | | + \$130 = | \$ | + \$280 = | \$ | |
| | | | | | | TOTAL ADDITIONAL FEE | \$ | OR | TOTAL ADDITIONAL FEE | \$ |

(a) No additional fee for Claims is required

OR

(b) Total additional fee for claims required \$

FEE PAYMENT

5. Attached is a check in the sum of \$_____

Charge Deposit Account No. 01-2384 the sum of \$_____.

A duplicate of this transmittal is attached.

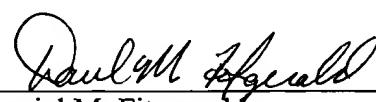
FEE DEFICIENCY

6. If any additional extension and/or fee is required, charge Deposit Account No. 01-2384.

AND/OR

If any additional fee for claims is required, charge Deposit Account No. 01-2384.

7. Other:


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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

12/B
S/18/03

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: Art Unit: 3624

Serial No.: 09/745,821

: Examiner: Daniel S. Felten

Filed: December 21, 2000

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MODELS IN SITUATIONS
WITH MISSING INPUTS

:

AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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GROUP 3600

In response to the Office Action dated February 25, 2003, please amend the above-identified patent application as follows:

IN THE CLAIMS

1. (twice amended) A method for predicting value of non-underwritten assets for which data representations are partial or incomplete, said method comprising the steps of:

sampling assets according to risk;

underwriting assets and recording valuations;

forming market value clusters;

utilizing a computer processor to build regression models for underwritten assets;

selecting the best models for the underwritten assets;

counting a number of times the models are selected; and